

How to File Your Insurance Claims

1. Contact your insurance company to see if you are covered for a wig. If so, ask what exactly you will be covered for (how much & how many you are entitled to.) Also, ask if there is any paperwork that the insurance company requires to be filled out. You can find this info on our website.
2. Receive a prescription and/or letter from your doctor for a "Cranial Hair Prosthesis". A prescription should include a diagnosis code (your doctor's office knows what that is).
3. We will provide a detailed receipt with the words "Cranial Hair Prosthesis", our HCPCS, NPI codes and Tax ID#.
4. Double check your insurance claim form to make sure you **legibly** include the following elements:
 - a. The item "Cranial Hair Prosthesis"
 - b. Diagnosis Code
 - c. NPI Code
 - d. The billing HCPCS Code
 - e. The company's Tax ID#
 - f. Your physician's signature

1. Know your rights and be informed. Obtain a copy of your full contract with your insurance company (this can often be found online through your providers website).
2. Carefully read and understand the exclusions ("wigs") and covered items ("Cranial Hair Prosthesis") in your policy. See if your insurance policy calls it something other than "Prosthesis".
3. Write a letter to the Medical Review Board asking for a review. Be sure to attach a copy of the original claim.
4. **Emphasize** that the wig is a cosmetic item and unnecessary. A prosthesis however, is a necessary (comparable to plastic surgery for a burn victim).
5. Address your letter to a supervisor in the Claim Dept and ask for a written reply
6. **Some other suggestions are:**

-Include pictures of yourself without hair and a letter detailing the emotional effects your hair loss has had on your life.

-Include a letter from your employer

-Understand which medical codes to use on your forms. Different conditions may require different diagnosis codes. Check with your prescribing physician for the codes related to your condition.